

**Fill in this information to identify the case:**

Debtor 1 BRIAN K YOUNG

Debtor 2 TONYA R YOUNG  
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania  
(State)

Case Number: 19-70387JAD

**Form 4100N****Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**Part 1: Mortgage Information**

Name of creditor: US BANK NA - INDENTURE TRUSTEE OBO Court claim no. (if known): 10

Last 4 digits of any number you use to identify the debtor's account 4 3 9 2

Property Address: 1 HOPE ST  
DUBOIS PA 15801

**Part 2: Cure Amount**

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>8,907.92</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>8,907.92</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. <b>Total.</b> Add lines b, d, and f.	(g) \$ <u>8,907.92</u>

**Part 3: Postpetition Mortgage Payment**

Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$146.34

The next postpetition payment is due on

8 / 1 / 2024  
MM / DD / YYYY Mortgage is paid directly by the debtor(s).

Debtor 1 BRIAN K YOUNG  
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**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

 /s/ Ronda J. Winnecour  
Signature

Date 08/09/2024

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **BRIAN K YOUNG**  
NameCase number (if known) **19-70387JAD****Disbursement History**

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE ARR. (Part 2 (b))</u></b>				
01/25/2021	1185368	NEW RESIDENTIAL MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	59.32
02/22/2021	1188495	NEW RESIDENTIAL MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	88.04
03/26/2021	1191792	NEW RESIDENTIAL MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	299.50
04/26/2021	1195035	NEW RESIDENTIAL MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	88.04
04/26/2022	1230279	BARCLAYS MORTGAGE TRUST 2021-NPL1	AMOUNTS DISBURSED TO CREDITOR	208.20
05/25/2022	1233310	BARCLAYS MORTGAGE TRUST 2021-NPL1	AMOUNTS DISBURSED TO CREDITOR	279.13
06/27/2022	1236345	BARCLAYS MORTGAGE TRUST 2021-NPL1	AMOUNTS DISBURSED TO CREDITOR	532.34
07/26/2022	1239359	BARCLAYS MORTGAGE TRUST 2021-NPL1	AMOUNTS DISBURSED TO CREDITOR	279.13
08/24/2022	1242253	BARCLAYS MORTGAGE TRUST 2021-NPL1	AMOUNTS DISBURSED TO CREDITOR	279.13
09/27/2022	1245148	BARCLAYS MORTGAGE TRUST 2021-NPL1	AMOUNTS DISBURSED TO CREDITOR	279.13
10/25/2022	1248010	BARCLAYS MORTGAGE TRUST 2021-NPL1	AMOUNTS DISBURSED TO CREDITOR	273.91
11/23/2022	1250808	BARCLAYS MORTGAGE TRUST 2021-NPL1	AMOUNTS DISBURSED TO CREDITOR	268.69
12/22/2022	1253620	BARCLAYS MORTGAGE TRUST 2021-NPL1	AMOUNTS DISBURSED TO CREDITOR	268.69
01/26/2023	1256351	BARCLAYS MORTGAGE TRUST 2021-NPL1	AMOUNTS DISBURSED TO CREDITOR	268.69
02/23/2023	1259033	BARCLAYS MORTGAGE TRUST 2021-NPL1	AMOUNTS DISBURSED TO CREDITOR	268.69
03/28/2023	1261635	BARCLAYS MORTGAGE TRUST 2021-NPL1	AMOUNTS DISBURSED TO CREDITOR	268.69
04/25/2023	1264427	BARCLAYS MORTGAGE TRUST 2021-NPL1	AMOUNTS DISBURSED TO CREDITOR	597.49
05/25/2023	1267206	BARCLAYS MORTGAGE TRUST 2021-NPL1	AMOUNTS DISBURSED TO CREDITOR	349.50
06/26/2023	1270133	BARCLAYS MORTGAGE TRUST 2021-NPL1	AMOUNTS DISBURSED TO CREDITOR	346.63
07/25/2023	1272993	BARCLAYS MORTGAGE TRUST 2021-NPL1	AMOUNTS DISBURSED TO CREDITOR	343.76
08/25/2023	1275733	BARCLAYS MORTGAGE TRUST 2021-NPL1	AMOUNTS DISBURSED TO CREDITOR	343.76
09/26/2023	1278522	BARCLAYS MORTGAGE TRUST 2021-NPL1	AMOUNTS DISBURSED TO CREDITOR	588.88
10/25/2023	1281236	BARCLAYS MORTGAGE TRUST 2021-NPL1	AMOUNTS DISBURSED TO CREDITOR	343.76
11/27/2023	1283914	BARCLAYS MORTGAGE TRUST 2021-NPL1	AMOUNTS DISBURSED TO CREDITOR	343.76
12/21/2023	1286579	BARCLAYS MORTGAGE TRUST 2021-NPL1	AMOUNTS DISBURSED TO CREDITOR	343.76
01/26/2024	1289158	BARCLAYS MORTGAGE TRUST 2021-NPL1	AMOUNTS DISBURSED TO CREDITOR	343.76
02/26/2024	1291845	BARCLAYS MORTGAGE TRUST 2021-NPL1	AMOUNTS DISBURSED TO CREDITOR	588.88
03/26/2024	1294505	BARCLAYS MORTGAGE TRUST 2021-NPL1	AMOUNTS DISBURSED TO CREDITOR	343.76
04/25/2024	1297139	BARCLAYS MORTGAGE TRUST 2021-NPL1	AMOUNTS DISBURSED TO CREDITOR	20.90
				8,907.92

**MORTGAGE REGULAR PAYMENT (Part 3)**

10/24/2019	1135610	DITECH FINANCIAL LLC(*)	AMOUNTS DISBURSED TO CREDITOR	214.21
11/25/2019	1139061	DITECH FINANCIAL LLC(*)	AMOUNTS DISBURSED TO CREDITOR	326.08
12/23/2019	1142487	DITECH FINANCIAL LLC(*)	AMOUNTS DISBURSED TO CREDITOR	217.25
01/28/2020	1147061	NEW RESIDENTIAL MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	217.60
02/25/2020	1150582	NEW RESIDENTIAL MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	217.51
03/23/2020	1154064	NEW RESIDENTIAL MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	252.71
04/27/2020	1157524	NEW RESIDENTIAL MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	552.99
06/26/2020	1164007	NEW RESIDENTIAL MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	414.57
07/29/2020	1167114	NEW RESIDENTIAL MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	276.34
08/25/2020	1170192	NEW RESIDENTIAL MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	276.31
09/28/2020	1173284	NEW RESIDENTIAL MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	414.44
10/26/2020	1176378	NEW RESIDENTIAL MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	280.28
11/24/2020	1179449	NEW RESIDENTIAL MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	280.17
12/21/2020	1182392	NEW RESIDENTIAL MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	280.12
01/25/2021	1185368	NEW RESIDENTIAL MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	240.81
02/22/2021	1188495	NEW RESIDENTIAL MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	221.79
03/26/2021	1191792	NEW RESIDENTIAL MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	221.79
04/26/2021	1195035	NEW RESIDENTIAL MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	221.79
06/25/2021	1201342	NEW RESIDENTIAL MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	420.15
11/22/2021	1216899	NEW RESIDENTIAL MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	336.49
12/23/2021	1219974	NEW RESIDENTIAL MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	336.86
01/26/2022	1223032	NEW RESIDENTIAL MORTGAGE LLC	AMOUNTS DISBURSED TO CREDITOR	505.77
02/23/2022	1224389	BARCLAYS MORTGAGE TRUST 2021-NPL1	AMOUNTS DISBURSED TO CREDITOR	191.02
03/25/2022	1227213	BARCLAYS MORTGAGE TRUST 2021-NPL1	AMOUNTS DISBURSED TO CREDITOR	624.12
04/26/2022	1230279	BARCLAYS MORTGAGE TRUST 2021-NPL1	AMOUNTS DISBURSED TO CREDITOR	285.57
05/25/2022	1233310	BARCLAYS MORTGAGE TRUST 2021-NPL1	AMOUNTS DISBURSED TO CREDITOR	227.29
06/27/2022	1236345	BARCLAYS MORTGAGE TRUST 2021-NPL1	AMOUNTS DISBURSED TO CREDITOR	227.29
07/26/2022	1239359	BARCLAYS MORTGAGE TRUST 2021-NPL1	AMOUNTS DISBURSED TO CREDITOR	227.29
08/24/2022	1242253	BARCLAYS MORTGAGE TRUST 2021-NPL1	AMOUNTS DISBURSED TO CREDITOR	227.29
09/27/2022	1245148	BARCLAYS MORTGAGE TRUST 2021-NPL1	AMOUNTS DISBURSED TO CREDITOR	227.29
10/25/2022	1248010	BARCLAYS MORTGAGE TRUST 2021-NPL1	AMOUNTS DISBURSED TO CREDITOR	227.29

Debtor 1 **BRIAN K YOUNG**  
Name

Case number (if known) **19-70387JAD**

**Disbursement History**

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u></b>				
11/23/2022	1250808	BARCLAYS MORTGAGE TRUST 2021-NPL1	AMOUNTS DISBURSED TO CREDITOR	227.29
12/22/2022	1253620	BARCLAYS MORTGAGE TRUST 2021-NPL1	AMOUNTS DISBURSED TO CREDITOR	227.29
01/26/2023	1256351	BARCLAYS MORTGAGE TRUST 2021-NPL1	AMOUNTS DISBURSED TO CREDITOR	227.29
02/23/2023	1259033	BARCLAYS MORTGAGE TRUST 2021-NPL1	AMOUNTS DISBURSED TO CREDITOR	227.29
03/28/2023	1261635	BARCLAYS MORTGAGE TRUST 2021-NPL1	AMOUNTS DISBURSED TO CREDITOR	227.29
04/25/2023	1264427	BARCLAYS MORTGAGE TRUST 2021-NPL1	AMOUNTS DISBURSED TO CREDITOR	146.48
05/25/2023	1267206	BARCLAYS MORTGAGE TRUST 2021-NPL1	AMOUNTS DISBURSED TO CREDITOR	146.48
06/26/2023	1270133	BARCLAYS MORTGAGE TRUST 2021-NPL1	AMOUNTS DISBURSED TO CREDITOR	146.48
07/25/2023	1272993	BARCLAYS MORTGAGE TRUST 2021-NPL1	AMOUNTS DISBURSED TO CREDITOR	146.48
08/25/2023	1275733	BARCLAYS MORTGAGE TRUST 2021-NPL1	AMOUNTS DISBURSED TO CREDITOR	146.48
09/26/2023	1278522	BARCLAYS MORTGAGE TRUST 2021-NPL1	AMOUNTS DISBURSED TO CREDITOR	146.48
10/25/2023	1281236	BARCLAYS MORTGAGE TRUST 2021-NPL1	AMOUNTS DISBURSED TO CREDITOR	146.48
11/27/2023	1283914	BARCLAYS MORTGAGE TRUST 2021-NPL1	AMOUNTS DISBURSED TO CREDITOR	146.48
12/21/2023	1286579	BARCLAYS MORTGAGE TRUST 2021-NPL1	AMOUNTS DISBURSED TO CREDITOR	146.48
01/26/2024	1289158	BARCLAYS MORTGAGE TRUST 2021-NPL1	AMOUNTS DISBURSED TO CREDITOR	146.48
02/26/2024	1291845	BARCLAYS MORTGAGE TRUST 2021-NPL1	AMOUNTS DISBURSED TO CREDITOR	146.48
03/26/2024	1294505	BARCLAYS MORTGAGE TRUST 2021-NPL1	AMOUNTS DISBURSED TO CREDITOR	146.48
04/25/2024	1297139	BARCLAYS MORTGAGE TRUST 2021-NPL1	AMOUNTS DISBURSED TO CREDITOR	146.34
05/29/2024	1299830	BARCLAYS MORTGAGE TRUST 2021-NPL1	AMOUNTS DISBURSED TO CREDITOR	146.34
06/25/2024	1302535	BARCLAYS MORTGAGE TRUST 2021-NPL1	AMOUNTS DISBURSED TO CREDITOR	146.34
				<hr/> 12,523.71

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

BRIAN K YOUNG  
TONYA R YOUNG  
1 HOPE STREET  
DUBOIS, PA 15801

KENNETH P SEITZ ESQ  
LAW OFFICES OF KENNY P SEITZ  
PO BOX 211  
LIGONIER, PA 15658

US BANK NA - INDENTURE TRUSTEE OBO BARCLAYS MORTGAGE TRUST ET AL  
C/O SHELLPOINT MORTGAGE SERVICING  
PO BOX 10826  
GREENVILLE, SC 29603-0675

ALDRIDGE PITE LLP  
3333 CAMINO DEL RIO SOUTH STE 225  
SAN DIEGO, CA 92108

8/9/24

/s/ Roberta Saunier

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Administrative Assistant  
Office of the Chapter 13 Trustee